

# choices

*more housing  
alternatives  
for seniors*

## Seniors' needs are changing

The number of elderly persons in the province is increasing dramatically, and will continue to do so. While 10 percent of Ontario's population was over age 65 in 1981, this figure is expected to increase to about 15 percent in the year 2001, and 26 percent in 2031.

The health status, family status, incomes and lifestyles of the elderly are extremely varied. Similarly, the housing needs of this group are remarkably diverse.

The Ministry of Housing has traditionally helped the elderly through the provision of subsidized rental programs. These programs primarily benefit seniors who are willing to move but are unable to find housing on the private market.

Many older persons prefer to stay in their own communities and in their own homes or apartments, if possible. But often, it is too costly for them to maintain their homes or they simply can't negotiate long stair-

ways and awkward kitchens. Some cannot afford their taxes and others find it difficult to get to shops and doctors' offices.

Recognizing this, the Ministry realized the need to try more innovative and flexible approaches to seniors' housing, while improving the time-honoured methods.

Since the establishment of an interministerial task force on aging in 1982, the Ministry has been emphasizing a new approach to seniors' housing.

As part of the Assured Housing Strategy, the Minister of Housing, in December of 1985, reaffirmed the provincial commitment to exploring seniors' housing by announcing several additional projects and programs. These included the home sharing, seniors co-ownership and retirement communities projects, as well as the expanded convert-to-rent program. Additional commitment and funding were also offered under the non-profit and co-operative housing programs. Through these initiatives, as well as several more recent research studies and special programs being developed by the Ministry, a diversity of needs are being addressed.

It's clear that the changing age structure of Ontario's population is posing new housing challenges for the future. This brochure illustrates some of the ways the Ministry of Housing is working to meet those challenges.

New choices have become essential.

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# Ontario Home Renewal Program helps seniors remain in their homes

The prospect of fixing up floorboards, patching roofs and making other household repairs need not be disheartening for seniors, particularly those on limited incomes.

Thanks to the Ontario Home Renewal Program (OHRP), low-income resident home owners, many of whom may be elderly, can get special financial assistance to make those much needed repairs. To date, about 29,000 of Ontario's seniors have been helped in this way.

The province has provided almost \$158 million for OHRP since 1974, in loans and grants of up to \$7,500 per unit towards the cost of household repairs. Studies by several of the municipalities taking part in the program showed most applicants could not have completed the repairs without financial help. Many of those who have received OHRP

assistance have stayed in their homes.

OHRP is financed by the province but administered by municipalities in most areas of Ontario. In unorganized territories, the program is administered by the Ministry of Housing with assistance from the Ministry of Northern Development and Mines. To qualify, an applicant must have an annually adjusted household income of \$20,000 or less. Depending on the applicant's income, up to \$4,000 can be forgiven. Special loans are also available to modify homes to accommodate disabled family members. This is discussed in further detail below.

OHRP is available to adults of all ages, but since the program was introduced, about 60 per cent of its 48,500 loans have been made to people aged 55

and over.

Municipal studies also showed most recipients were long-time residents in their homes and had an average income of \$9,500. OHRP was found to be particularly beneficial to smaller, older households.

The Ministry, in consultation with the Association of Municipalities of Ontario (AMO), has reallocated OHRP funds from municipalities which were not using them to municipalities that have demonstrated a demand for home renewal loans. In municipalities where few or no funds have been available previously, additional OHRP funds are now in place.

For further information on OHRP, contact your Municipal Building Department or Clerk's Office.



## Program encourages rehabilitation of low-rise apartments

About 30 percent of Ontario's rental housing is in low-rise apartment buildings, duplexes and triplexes. At least 3 out of every 5 of these units are more than 25 years old. Many of these buildings now need upgrading of essential services such as plumbing, wiring, and heating.

It is essential to retain this supply of housing so it may continue to provide affordable rental housing for low and moderate-income tenants. Of this tenant group 18 per cent are over 65 years of age, representing some 52,000 low-rise households.

The Ministry of Housing's Low-Rise Rehabilitation Program offers landlords forgivable loans of up to \$5000 per unit to help them upgrade some 17,000 units over the next three years.

The buildings must be less than 5 storeys, contain 2 or more rental apartments and have been built before 1960.

Funds provided under the program should be used to improve the physical condition of low-rise rental housing while retaining its market suitability for low and moderate-income tenants. In addition, it should assist in preventing deterioration of the buildings and extend their useful life by at least 15 years. Thus, the program should provide affordable and suitable housing for many seniors in the coming years.

Recently, additional funding has been allocated under the Low-Rise Rehabilitation Program to help landlords modify existing private rental units for disabled persons.



To date, the Ontario Government has committed funds for approximately 3,000 units under the program, which is administered by participating municipi-

palities in many areas of Ontario.

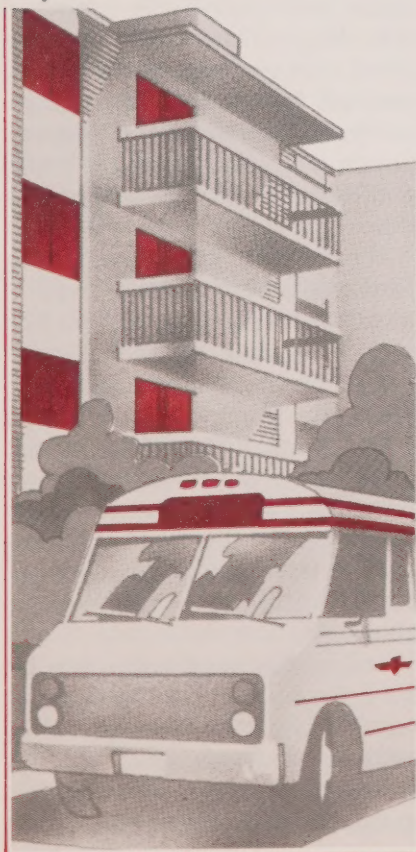
For further information on the Low-Rise Rehabilitation Program, contact the nearest Minis-

try of Housing Regional Housing Program Office (listed in the Resource Directory).

## Ministries Unveil New Initiatives for Disabled Persons

With the growing number of seniors, there will also be an increasing number of frail and disabled elderly persons. Disabled seniors have special housing requirements which need to be addressed.

As part of the Province of Ontario's commitment to the Decade for the Disabled, in January 1987, the Minister Responsible for Disabled Persons, Tony Ruprecht, announced a series of initiatives aimed at increasing options for disabled individuals. He outlined a three-year plan that includes increased financial support for modifications to both ownership and rental housing, and enhanced support services in the community.



There are approximately 937,000 disabled adults in Ontario and they represent a full range of disabilities – physical, sensory or developmental. Owing to these differences, their individual housing needs may vary considerably.

It is recognized that the availability of suitable, affordable accommodation is a key concern for many disabled people as they seek to lead independent and productive lives. The Ministry of Housing set out to address these concerns, and increase housing options for disabled individuals.

Specifically, the Ministry of Housing has allocated one million dollars to its Low Rise Rehabilitation Program (LRRP), which will enable landlords to modify existing private rental units for disabled persons.

A further \$3.15 million has been directed to the newly created Ontario Home Renewal Program for Disabled Persons. This program will assist disabled home owners, or home owners with disabled dependents or family members, in undertaking necessary modifications to their homes.

OHRP for Disabled Persons will be administered separately from the regular OHRP. Under the new program, home owner applicants may now qualify for a maximum interest-free loan of up to \$15,000 regardless of their income, and unlike OHRP, the dwelling unit does not have to be substandard.

Changes have also been made to help the disabled under the Ministry's Convert-to-Rent (CTR) program. This program is



designed to encourage the conversion of non-rental buildings into residential rental use. When undertaking conversions, additional loans of \$5,000 are still available to undertake modifications for the disabled. However, loans can now cover modifications involving any type of recognized disability; not just those pertaining to wheelchair accessibility. Past recipients of CTR are also eligible to receive the disabled loan.

The Ministry feels that these programs will help provide Ontario's disabled persons with the freedom to choose where they would like to live and work, and offer them the ability to do so safely and independently.



# The New Convert-To-Rent Program

Vacant factories, schools and warehouses hardly seem like potential homes.

But many such buildings have been turned into comfortable apartments, thanks to the Ministry of Housing's Convert-to-Rent program.

Under the program, interest-free loans of \$7,000 per unit are provided to people who want to convert non-residential properties into moderately-priced self-contained apartments, where local zoning by-laws will permit.

The program was recently expanded so now people can also get financial assistance to convert unused space in single family homes into self-contained apartments. As well, shared accommodation suitable for single people, including seniors, can be created in larger projects.

As part of the Assured Housing Strategy, the number of units the Ministry expects to convert under the program was increased to 10,400 from its original mandate of 4,400. Over 6,000 units have already been created under the program.

Any units designed for physically disabled people also qualify for special additional loans.

The accompanying articles describe several examples of how Convert-to-Rent has been used.

In Bourget, a village east of Ottawa, the former site of a turn of the century blacksmith's shop is now home to a dozen seniors, thanks to two local men and the help they received from the Convert-to-Rent program.

Blacksmith Phillippe Tasse built the original structure, which was later converted to a machine shop. His descendants, Roger and Daniel, the third and fourth generation of Tasses to live in the village, recently tore down the old building. With the help of a



*In Bourget, Ontario, Convert-to-Rent funding helped to create a much-needed rental apartment building for senior citizens.*

Convert-to-Rent loan, they then built a new one-storey apartment building containing eight one-bedroom units.

In the case of the Tasses' building, all the residents are seniors; several are in their 80's and still active. Before developing the project, the Tasses found there were more than 70 seniors in the area interested in the building - and at one time he had a waiting list of 19 for the eight units. The building now houses four singles and four couples, all from Bourget and the surrounding parish.

Since the building is adjacent to the parish church, services and other activities are just steps away. Even the post office and shopping are nearby. With help from another Convert-to-Rent Loan, the Tasses hope to convert a garage across the street into another apartment building, pending a zoning change. The Convert-to-Rent

loan for the original project made it a worthwhile proposition, Roger Tasse said, and enabled him to lower rents by ten percent. Both he and the village are proud of his achievement, which is featured in a book marking the village's centennial this year.

Across the province from Bourget, Brian Huber turned a vacant lumber yard and building supply store in Mitchell into a 12-unit apartment building. Mitchell, northwest of Stratford, was suffering from a severe shortage of rental accommodation. Mr. Huber's development enabled several seniors to sell their houses and move to more suitable accommodation.

In fact, he was even able to bring together two widowed sisters in their 70's; they moved in next door to each other, able to share companionship and yet maintain their independence.



While the Convert-to-Rent program was not launched specifically to help seniors, many of the units are becoming new homes for elderly residents. Huber's building, for example, has seniors in six of its twelve units and three more elderly people are ready to move in.

One resident of Huber's building found she could no longer tend her garden and, after selling her house, moved into the converted building.

Another couple had the same difficulty, on a larger scale. They had to contend with gardening an acre of land around a converted schoolhouse. Now, living in Huber's building, they even have time for golf.

While Convert-to-Rent may be used to create multi-unit rental apartments, it may also provide assistance to create a self-contained rental unit in a single family dwelling. Converting unused space in a single family home into a rental apartment can have a number of benefits for senior citizens who own their own homes.

For Margaret McGrath, who recently converted the basement of her North Toronto bungalow into a comfortable 1½ bedroom apartment, there were several very good reasons for undertaking the project.

"The space is there" she explained, "there are people who need housing, and I think it would be pleasant to have someone living there. And I can get some extra income."

"It almost seems these days, with so many people needing homes, that it's not a good idea to let the possibility go to waste."

Mrs. McGrath can understand that many seniors, who have worked all their lives to own their home free and clear, are apprehensive about taking out another mortgage to finance this kind of renovation. She herself retired just under two years ago from her job as chief reference librarian at St. Michael's College library at the University of Toronto, where she continues to do some contract work on a part-time basis.



*Mrs. Margaret McGrath (shown above) was able to use the \$7,000 interest-free loan supplied under the Convert-to-Rent program to turn her unused basement into an income-producing rental unit.*

"...but I think what they (senior citizens) should bear firmly in mind is that they will make money on it in the long run. Granted they will carry a mortgage, but they'll have increased the value of the house and they will have some extra income. It just takes a little courage, that's all."

Conversion also involves considerable time and effort on the part of the homeowner; "I'm not minimizing the fact that it's probably going to take longer than you are told in the beginning, and that you have to grit your teeth and hang on and know that it's going to be over." Even so, she describes the renovation process as a stimulating one, and feels that many seniors would enjoy tackling a new experience of this kind.

She also advises that it is extremely important to have an architect or builder that you have confidence in.

In fact, this is the second time Mrs. McGrath has undertaken a major renovation project. Five years ago, she was living in a large two storey house not far from her present home. But the house was becoming inconvenient and she could see that it would become more so in the future: there was the effort and expense of maintenance, the lack of a first floor bathroom and

also the fact that it just seemed too large for one person. So she looked for, and found, a smaller house in the same area.

With the help of an architect, she undertook the renovation of the main floor of the bungalow where she is now living. She worked with the same architect on the conversion of the basement, and in both cases has been delighted with the result.

With the conversion just completed, she is currently looking for a tenant. All in all, the project has been a complete success: the apartment is beautiful, she feels she has made a good investment, and there is one more place for someone to live in a city where housing is in very short supply. "After all" she says, "there's only so much room on this earth, so we might as well utilize what there is to the best advantage."

These are just a few examples of how Convert-to-Rent has been applied. For information on how the program can work for you, contact the nearest Ministry of Housing Regional Housing Program Office (listed in the Resource Directory).



Teaming money and imagination.



# Sharing takes the edge off Loneliness

Sharing accommodation isn't a new idea. People have been doubling up for years for a variety of reasons.

Over the past few years there has been a growing awareness that home sharing can be a positive and desirable choice for many people, in particular, those who are elderly.

Two or more people can pool their resources, share private and common space in a house or an apartment, and enjoy each other's company.

Yet finding potential housemates, successfully matching personalities and expectations and bringing them together, is no easy task. It usually requires the help of a third party who is both sympathetic and sensitive to seniors' needs.

With this in mind, the Ministry of Housing is offering two-year grants to municipalities or municipally sponsored agencies who are interested in operating home sharing services. The services go beyond those of a typical housing registry or referral agency, by providing counselling and follow-up help as part of shared housing concept.

Municipalities can apply for grants of up to \$20,000 per year to set up matching services, but they must share the costs of the programs with the province. The grants cover 50 per cent of a program's operating costs.

Eleven grants have been awarded across the province so far, and while the agencies taking part don't have to confine their services to the elderly, they



*Through sharing people can find shelter, companionship, security and home support - all in one package.*

must be sensitive to seniors' needs.

There is still a lot to be learned about home sharing: who are the potential clients, and what constitutes a successful match. The Ministry and various agencies need to know how to reach the interested parties, and how to improve their services.

While the home sharing option is not for everyone, it has great potential for elderly people who have a variety of housing and service support needs. Through sharing, people get shelter, companionship, security and home support; all in one package, and at very little cost to the public.

And for those sharing with a younger housemate, there may

be added benefits. While the younger housemate can help with the chores, sometimes for a reduced rent, the senior has companionship and security.

Whatever and wherever the arrangement, sharing can work. The Ministry wants to help people learn how.

Home Sharing services are now underway in Metropolitan Toronto, the Regional Municipalities of Niagara, Ottawa-Carleton and Waterloo, and the Cities of Brockville, London, North Bay, Peterborough, Sault Ste. Marie, Scarborough, York and East York. For further information call the agencies listed in the brochure's Resource Directory, or call the Housing Conservation Unit at 585-6514.

## Portable Living Units for Seniors

Winnifred Schedler had lived happily in a basement apartment in Waterloo for 17 years. But when she suffered a stroke a year and a half ago, she felt she wanted to be closer to her family. Stairs had become difficult to climb and while she remained active, she needed more

suitable surroundings.

Her son, William, heard about the Portable Living Units for Seniors (PLUS) project, developed by the Ministry of Housing and jumped at the opportunity to help his mother. PLUS units are self-contained, detached, temporary dwellings

that can be placed on the property of an adult child to be occupied by the elderly parent.

Now living in her portable living unit, Mrs. Schedler still retains her privacy and independence, and she has the added benefit of close contact with her son and his family.



The concept, better known as the "granny flat" phenomenon, has been gaining momentum since Australia began building its more than 4,500 units over a decade ago. Interest has spread and several other countries, including Canada, are considering the concept as a desirable housing alternative for their senior populations.

The Ontario demonstration project is operating in the Regional Municipalities of Ottawa-Carleton and Sudbury, and the City of Waterloo – areas the Ministry has found are strongly committed to alternative housing for seniors.

To date, the Ministry of Housing has installed all 12 of its planned PLUS units in the three participating municipalities.

The Ministry's goal is to take the initial risks in developing this innovative form of housing and to examine the potential of these units as a private market option for seniors. During the course of the demonstration the units are owned and maintained by the province and the occupants rent the premises.

This arrangement gives the Ministry a chance to work out some of the technical and regulatory questions arising from this new housing form. It also gives researchers time to work out planning procedures for the placement of the PLUS units, should they become a practical option.

Two types of units have been designed for the demonstration – a one-person and a two-person model. They measure 49 and 62 square metres (530 and 670 square feet) respectively. They are completely self-contained with living room areas, kitchens, bedrooms and bathrooms. The exteriors are attractive and unobtrusive, to blend in with the surrounding landscape.

The portable units are constructed to high standards of energy efficiency. Sewer, water and electrical utilities are generally linked to the services of the existing house. The double-occupancy units are wheelchair accessible.



*Winnifred Schedler's new "granny flat" is in the backyard of her son's home in Waterloo. It is one of twelve placed under the Ministry of Housing's Portable Living Units for Seniors demonstration project.*

Despite all the clear advantages to this form of housing, some obstacles do exist. For instance, many zoning by-laws make it difficult to install PLUS units in an area. Fortunately, the municipalities involved in the demonstration have used a temporary use zoning by-law which permits the temporary placement of the units, while allowing neighbourhood input on a case-by-case basis.

The municipalities involved in the PLUS project have demonstrated their support for the concept by passing council resolutions and encouraging their planning staff to work on the project.

Now that most of the units have been occupied for over a year, the Ministry has started a formal evaluation of the demonstration project. The evaluation includes a thorough assessment of the social acceptability and market demand associated with this concept.

With this study of an exciting new housing alternative for seniors, PLUS units could well be taking a small step forward into Ontario communities. There has been plenty of interest from others also: gerontologists, social workers, doctors; all of whom are watching carefully to see how successful the concept will be.



*Clara Tafel, shown here with her daughter Patricia Moore and her granddaughter, has moved into her 49m<sup>2</sup> (530 sq. ft.) portable living unit in Hanmer, 10 km. (6 miles) north of Sudbury.*



# New project promotes Retirement Communities

Retirement communities, whether consisting of mobile homes or detached, single-family houses, appeal to many in the over-50 age group.

Yet while residents find these communities attractive, builders and municipalities still face problems in their development. Retirement communities are typically built on the outskirts of cities and towns where larger tracts of land are available. The rural-like settings are appealing for potential residents, but often the required sewers, water-mains, health services and other facilities are not in place. The properties, therefore, have to be prepared for the influx of residents.

Planning these new communities often becomes a lengthy process, and the delays increase costs. Not surprisingly, the process discourages some developers.

Starting this year, the Ministry of Housing is injecting some financial help into retirement community planning. By offering a number of incentive grants via a new demonstration project, the Ministry wants to encourage municipalities to accelerate and streamline their approval procedures for setting up retirement communities.

The Seniors Retirement Communities Project will give selected municipalities \$2,000 for each unit sold or leased in a planned retirement community. The grants will be available to help defray a number of costs that new retirement communities introduce: new sewer and water services, fire protection services, extended transit systems, or other expenses that the municipalities foresee.

The benefits from this type of approach are numerous. The project should encourage devel-

opers to initiate planned retirement communities and will give municipalities the assistance they may require to more readily accept these new developments.

Of course, it will also give seniors another attractive and moderately priced housing option. As the elderly sell their homes to move into these communities, it will increase the amount of housing stock on the market.

All municipal proposals submitted for funding under the project will be approved in late summer of 1987. The information obtained from the municipal experiences will help to demonstrate to other communities the practical means by which the review and approvals process may be improved.

For more information, contact the Ministry of Housing, Housing Conservation Unit at (416) 585-6514.





# Study looks at Ontario's Retirement Communities

Since retirement communities are becoming an increasingly popular housing option in Ontario, the Ministry of Municipal Affairs decided recently to undertake a study on the subject to help guide the planning of these developments.

The study describes the experience that developers and municipalities have had with retirement communities. It suggests that location, housing design, and community services

will need special attention as municipalities plan their retirement communities with the special needs of the elderly in mind.

Meanwhile, a handbook is also being prepared to help planners, developers and other interest groups assess the implications of planned retirement communities.

An introductory publication entitled *Planned Retirement Communities*, which summarizes the

results of the study, is now available from the Ontario Government Bookstore, 880 Bay Street, Toronto, Ontario, M7A 1N8 for \$5; the toll-free phone number is 1-800-268-7540.

For further information on the study or upcoming handbook, please contact the Ministry of Municipal Affairs, Research and Special Projects Branch at (416) 585-6244.

## Community Planning: Keeping Seniors in Mind

As the baby-boomers age, the number of elderly people in our communities is going to increase dramatically over the next few decades. And that growth is going to have a tremendous impact on how our neighbourhoods develop.

A report by the Ministry of Municipal Affairs focuses on that very issue. The report is called *Towards Community Planning for an Aging Society* and it was prepared to stimulate debate and challenge community planners to consider the effects that the demographic changes will have on their work.

The report draws attention to three primary planning issues: land use, transportation and urban design, keeping the future needs of an elderly population in mind.

The section on land use plan-

ning concludes that increasing the density of existing neighbourhoods is a desirable goal. Doing this, the authors say, allows for more economical delivery of home support and other services.

In the transportation section of the report, planners are encouraged to focus on the mobility of seniors. They are asked to consider how the physical abilities of the elderly and their limited resources will affect transportation services in the future.

Finally, the report points out how creative urban design can go a long way to improving the physical and social environments of the elderly. Protected pedestrian space, innovative communal space concepts such as "therapeutic parks," and the provision of safety islands and





urban corners, are just some of the ideas planners are asked to consider.

The report stresses that the neighbourhood is an important part of community living. If services and amenities are available and abundant, the elderly will benefit greatly. If a neighbourhood is hospitable, a

senior's decision to stay in a community will be much easier to make.

Next to children, the elderly are the biggest users, and the greatest fans, of local neighbourhood parks and facilities.

Copies of *Towards Community Planning for an Aging Society* are

available from the Ontario Government Bookstore for \$5. For further information contact: Ministry of Municipal Affairs, Research and Special Projects Branch, 13th Floor, 777 Bay Street, Toronto, Ontario, M5G 2E5, (416) 585-6245.

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## Ministry of Housing makes apartments affordable for many

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The Ministry of Housing provides many affordable homes to seniors through the Ontario Housing Corporation (OHC). Seniors live in some 37,000 of the 84,500 apartments owned by OHC.

Rents are based solely on the income of the occupants. Individuals or couples, when one of the spouses is at least 60 years of age, are eligible for seniors' housing. Rent is about 25 percent of the tenants' gross income, regardless of the size or location of the apartment.

Another 3,000 apartments are available to seniors in privately owned buildings under the Rent Supplement Program. Under

this plan, the federal and provincial governments pay the difference between the full, or "market rent," and what the tenant actually pays. This is known as "rent-geared-to-income." No more than 40 percent of a building is made available under this arrangement and the landlord selects the tenants from the local housing authority priority list.

Additional rent supplement units are administered by about 100 municipal non-profit corporations and about 200 private non-profit and co-operative housing groups. Financial assistance on a rent-geared-to-income basis is provided by

government.

Joint federal and provincial programs also help municipalities, private groups and co-operatives build and manage housing under the new non-profit housing program. This housing will serve a variety of groups including seniors who are able to live on their own.

For more information on any of these programs, please contact the nearest Regional Housing Programs Office of the Ministry of Housing. The telephone number is provided in the Resource Directory at the end of this brochure.

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## Non-profit program provides housing alternatives

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Ontario seniors, particularly those on a limited income, have a number of non-profit housing alternatives available to them. The funding arrangements vary, but primarily these housing projects are run by private or municipal non-profit corporations, and the rents are geared to residents' incomes.

Mississauga, for example, has a 190-unit seniors' apartment building, Westminster Court, which houses singles and couples, all with a variety of income levels. The Anglican Church of St. Luke sponsors the private non-profit organization St.

Luke's Dixie Senior Residence Corporation. The Canada Mortgage and Housing Corporation (CMHC) wrote the mortgage down to two percent, allowing rents to be set at the low end of the market. Further funding through the Ministry's Ontario Community Housing Assistance Program (OCHAP), allowed for an even greater number of rent-geared-to-income units.

Westminster Court is an attractive housing development, complete with a beautifully landscaped courtyard, games rooms on each of its three floors,

a large common room, a chapel and a library.

For the green thumbs in the building, 25 individual flower and garden areas are available on the four-acre lot, so seniors can turn their talents to the outdoors.

The Mississauga building is an excellent example of the inexpensive, yet attractive housing available to seniors who want to live independently.

Another Toronto development that provides non-profit housing for seniors is a two-storey house recently constructed for the frail elderly. The house,



located at 165 Elmridge Drive, can accommodate 14 seniors, and is equipped with an elevator for those residents who might have trouble with stairs. Meals are prepared by a live-in staff person.

Like Westminster Court, Elmridge is a non-profit operation. In this case, the house was developed by the City of Toronto Non-profit Housing Corporation in association with Jewish Family and Child Services of Metro Toronto, in a demonstration project funded under the Municipal Non-profit Housing Program.

Yet another rather unique approach to non-profit housing is St. Clair O'Connor Community, a two-acre development that houses seniors, families and students in the Borough of East York in Toronto.

The development includes 127 apartments for fully-independent seniors, 20 residential care rooms and 25 nursing home beds. These residents can have their meal, laundry and house-keeping services provided to them on request.

There are another eight town-houses on-site for families, eight more for households without children, a students' residence and eight self-contained apartments for the disabled.



*St. Clair O'Connor Community – a unique non-profit project that houses seniors, families and students in the Borough of East York.*

The community is built on a picturesque ravine and residents can enjoy a variety of facilities, including a swimming pool, whirlpool, sauna and garden plots.

As with other projects, CMHC contributed a mortgage write down to two percent for the St. Clair development, and 43 of the units receive OCHAP funding for low-income seniors.

These are only three of the many non-profit projects across Ontario. For more information on non-profit housing near you, call your nearest Ministry of Housing Regional Housing Programs Office, listed at the end of the brochure. In Metropolitan Toronto, contact the Seniors' Central Housing Registry at 392-6111.

## New projects combine services – joint funding initiatives

The Ministry of Housing has been studying the possibility of setting up new multi-purpose facilities in Ontario: housing developments that include senior citizen living units, homes for the aged or nursing homes.

These kinds of facilities would be especially helpful in northern and remote communities where all the services that seniors may need are often not available in one location.

The concept allows seniors to stay in their home communities, or at least nearby, and it gives them access to a wide variety of services.

To test the idea, the Ministry of Housing has begun a pilot project, either building facilities that house the various types of care for seniors all in one building, or providing a range of health care services in facilities that are located close to each other. Two demonstration projects are now underway in Northern Ontario; one in Espanola and the other in Sturgeon Falls.

The Town of Espanola Non-Profit Housing Corporation project includes a \$3.5 million multi-care facility and a 30-unit seniors' apartment building

connected to a 30-bed nursing home. Some of the rooms and services are shared by both projects, and the Ministry of Northern Affairs has provided funding for an associated community centre. The Ministry of Health is also financing a new hospital that will be built on the same site.

Seniors began moving into the Espanola apartments in March 1986, and the nursing home opened its doors in July 1986.

In Sturgeon Falls, the West Nipissing Non-Profit Housing Corporation took a slightly dif-



ferent approach. It expanded and added onto an already existing home for the aged. A \$5.6 million residential complex with 102 multi-care beds was built adjacent to the existing Au Cha-teau facility. A new cafeteria and a 40-unit seniors building were also added. The apartment building was opened to residents in July 1985, and the home for the aged received its first residents in February 1986.

Since both the Espanola and Sturgeon Falls developments are pilot projects, they've bene-

fitted from special funding arrangements under Ontario's municipal non-profit program, and were approved by the federal Canada Housing and Mortgage Housing Corporation.

The federal-provincial funding agreement is administered by the province and the program finances all the capital costs of the senior citizens' apartments or beds. The care components are funded by the Ministries of Community and Social Services and Health.

The Ministry of Housing has

also increased the rent-geared-to-income portion of the housing to 80 percent from the customary 50 percent, making the projects affordable for many more people.

Both of these projects are being monitored for up to three years and the Ministry of Housing will continue to evaluate their cost-effectiveness, as well as their general acceptance. If the response is favourable, the Ministry could have yet another housing alternative to offer Ontario's seniors.

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## Survey of service use patterns of public housing tenants

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Just how well are the needs of the elderly being served in Ontario's public housing?

The Ministry of Housing has completed a survey that examined the kind of services tenants in public housing use; both the informal help of families and friends and the formal assistance of community agencies. The survey also assessed the kinds of community services that were available in the 11 communities sampled. Researchers were particularly interested in the differing patterns of tenant service use.

Social Data Research Ltd. of Hamilton, Ontario undertook

the project. The findings are based on personal interviews with 1,000 public housing tenants, as well as questionnaire responses from housing and health care professionals, community agency staff and employees of the local housing authorities.

Other agencies that participated in the survey included Canada Mortgage and Housing Corporation, the Ontario Housing Corporation, the Ministry of Community and Social Services, the Ministry of Health, the Metropolitan Toronto Housing Company Ltd. and the Office for Seniors Citizens' Affairs.

The results of the studies are discussed in two reports; one dealing with senior citizen tenants, and the other with family public housing tenants.

The reports have been released to community agency staff, others who work with seniors, and have been placed in the libraries of participating agencies, most universities and in reference libraries for the use of the public.

For further information on the reports, contact the Ministry of Housing, Housing Supply Policy Branch, at (416) 585-6361.

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## Peer Counselling for Seniors

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Seniors can face a myriad of problems as they get older: the loss of a spouse, moving from the family home into an apartment, or coping with decreasing physical abilities. Many elderly people find themselves confronting these problems alone.

The Ottawa-Carleton Regional Housing Authority has recognized the problem and now has 19 "peer counsellors" volunteering in six of its buildings. Another 13 counsellors are currently in training. The counsellors range in age from 60 to 75 and they all work under the

theme of "seniors helping seniors."

As community relations worker Susan MacLatchie explained, the counsellors visit seniors who have had a loss, or are feeling low as a result of stressful events in their lives. The volunteers might also help someone who has developed a heart problem and now feels limited in some way.

"They're willing to help in any way," Ms. MacLatchie explained. "But they're not just friendly visitors."

The peer counselling program

began after community workers heard about a similar successful program in the U.S. A group of Ottawa seniors applied for federal New Horizons funding and hired a co-ordinator to train their peer volunteers in 1986. When that money ran out last year, the Ontario Housing Corporation approved demonstration funding for the program, \$20,000 for 1987-88, with matching funds from the Ministry of Community and Social Services. The Housing Authority hopes peer counselling will eventually expand to all its 21



Ottawa-area buildings.

The peer counsellors have good social skills, they're non-judgmental, and are able to listen without feeling they are responsible for fixing a problem. Basically, says Leslie Climie, co-ordinator of the counselling service, a counsellor is a kind of "leaning post."

The volunteers are also fully trained to recognize signs of depression, potential suicide or chemical dependency.

The volunteers began seeing seniors last April, and so far the peer counsellors have helped over 50 elderly residents, half of

whom have been referred by various agencies, public health nurses and physicians. Some people are reluctant to disclose their personal affairs at first, but Ms Climie says when they realize the counsellor is really just a "good listener," they respond very positively to the help.

The counsellors hope to begin neighbourhood teas or bingo games in the various buildings soon, and in that way, introduce the counsellors as friends in a sociable atmosphere.

There are a lot of changes people face when they age, adds Ms Climie. "And sometimes they

are so low, someone with fresh ideas may open up the box. They need a peer who knows how they see the world and is someone they can talk to."

The clients aren't the only benefactors, as Ms Climie points out, the volunteers also get a lot of satisfaction out of being able to help. "We try to make the training program a growth experience. I want it to be something very positive for the volunteers too. And they're willing to help in any way they can."

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## New Registry Makes Finding Accommodation Easier for Metro Toronto Seniors

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A new housing registry has been established to help senior citizens in Metropolitan Toronto find suitable and affordable housing more easily.

Any senior in the Metro area who requires housing can come to the Registry. Informed staff will explain the available housing options and help them determine the right choice of housing to meet their specific needs.

Information is available on all types of housing. The Registry allows those seniors who require assisted housing to apply for senior citizen units, from a

variety of housing types. Staff of the Registry use a fair and consistent system of assessing the eligibility of the applicant for assisted housing and generate a list of qualified applicants. Housing providers draw from these waiting lists to fill their vacant apartments, based on those applicants most in need first.

In addition, staff can also provide information on the market rent units of various housing providers which are suitable to the needs of the senior.

The data collected by the Registry will provide valuable infor-

mation on the numbers of persons waiting for housing in Metropolitan Toronto and where demand for housing is high.

The Registry is funded by the Ontario Ministry of Housing and Canada Mortgage and Housing Corporation, and is managed by Metro Toronto Housing Company Ltd. The Registry, which officially opened on June 15, 1987, is centrally located at 20 York Mills Road in Toronto. For further information, call the Registry office at (416) 392-6111.

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## New Directions

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Just as seniors needs are changing, so too are their housing alternatives.

It is with that in mind that the Ministry of Housing is constantly looking in new directions and seeking out new strategies to help the elderly with their housing needs.

Two of these new projects the Ministry has planned this year include the establishment of a

committee to address the potential need for emergency response systems in seniors' housing, and the creation of a committee to look into the provision of housing with social supports.

These new initiatives are just part of the Ministry of Housing's on-going commitment to improving seniors housing in Ontario.

The first initiative mentioned deals with "emergency response systems". These are devices which enable individuals to summon assistance quickly from within their home or building. While such systems are commonplace in Europe and in widespread use in the medical field in the United States, their entry into Canada is more recent, and very limited.



Emergency response systems are advertised as providing increased security for the user. Some are of modest size in the form of a bracelet or necklace, while others are designed to remain as a fixture in the home. At the moment, however, the per unit cost of such products is high and the features offered vary widely.

To review the potential utility offered by emergency response systems, a committee has been formed consisting of representatives from the Ministry, the Ontario Housing Corporation and other housing agencies.

The committee will be charged with the responsibility to determine the needs of senior citizens for emergency response systems, and to assess the varied products that are available to meet such needs. The committee will also examine the potential to undertake field testing of different types of equipment in a selection of public housing projects. As part of its work, the committee will make recommendations regarding the design, function, or acquisition of such equipment.

As well, the Ministry has set up the Supportive Community

Living Interministerial Committee to develop a long-term plan to co-ordinate the provision of housing with support services in Ontario. The committee will address the requirements of people with special needs including those with physical, developmental, and psychiatric disabilities, battered women, socially disadvantaged persons; offenders and ex-offenders; people with alcohol or drug abuse problems; youth and elderly people who are frail.

These are just two of the many new initiatives underway for seniors housing this year.



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# RESOURCE DIRECTORY

## Housing-related Programs and Services for Seniors

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### ONTARIO GOVERNMENT

#### MINISTRY OF HOUSING

- **Home Sharing Demonstration**

Home Sharing is a living arrangement where two or more unrelated people share a family house or apartment. The Ministry is offering two-year grants of up to \$20,000 per year to local agencies that provide matching and counselling services to sharers, with partial funding for the services to be provided by the sponsoring municipalities. Client groups served by the agencies generally include the elderly, singles, and single-parent families.

- **Seniors Retirement Communities Project**

Through a demonstration project, the Ministry will provide selected municipalities with a grant of \$2,000 for every unit leased or sold in a planned senior citizen retirement community. Participating municipalities must adopt a streamlined planning approvals process and develop planning guidelines for these communities.

- **Seniors Co-ownership Demonstration**

This project will aid seniors who wish to sell their homes and purchase shares in a small-scale, converted, co-operative, condominium, or long-term lease housing arrangement. The small-scale demonstration will investigate the legal, design and market difficulties involved in establishing this form of accommodation.

- **Portable Living Units for Seniors Demonstration (PLUS)**

This pilot project is aimed at testing the viability of the "Granny-Flat," a fully detached, self-contained and movable housing unit which is placed in the yard of an existing single-family home and occupied by the elderly parent(s) of the home owners. During the Ministry's demonstration, a total of 12 units are being built and placed in three demonstration areas (the Regional Municipalities of Ottawa-Carleton and Sudbury, and the City of Waterloo). The PLUS units are owned by the province, and rented out to the elderly occupants.

For more information about any of the above projects, contact the Housing Conservation Unit, Ministry of Housing, 777 Bay Street, 2nd Floor, Toronto, Ontario, M5G 2E5, (416) 585-6514.

- **Ontario Home Renewal Program**

This program, offered in many municipalities, provides loans of up to \$7,500 to low-income owner-occupants to repair their homes, bringing them up to local standards in structural safety, insulation, plumbing, electrical and heating systems. For more information, contact your Municipal Building Department or Clerk's office.



- **Ontario Home Renewal Program for Disabled Persons**

This program has been developed to assist disabled home owners, or home owners with disabled dependents or family members, in undertaking basic, necessary modifications to their homes. OHRP for Disabled Persons will be administered separately from the regular OHRP. Under the new program, home owner applicants may qualify for a maximum interest-free loan of up to \$15,000 regardless of their income and unlike OHRP, the dwelling does not have to be substandard. For more information, contact your Municipal Building Department or Clerk's Office. Where the municipality does not administer the Ontario Home Renewal Program, contact the Ministry's Regional Housing Programs Office in your area (listed below).

- **Low-Rise Rehabilitation Program**

The program offers landlords forgivable loans of up to \$5,000 per unit to help them upgrade rental low-rise apartments. The apartments must be in buildings of less than five storeys and must have been built prior to 1960. Additional funding has been allocated to the program to enable landlords to modify existing rental units for disabled persons. For further information contact the nearest Ministry of Housing Regional Housing Programs Office (listed below).

- **Convert-to-Rent Program**

This program is designed to encourage the creation of moderately-priced rental housing through the conversion of non-residential buildings and single-family homes where the owner is resident. Assistance is in the form of interest-free loans of \$7,000 for each self-contained unit created. Funds are also available for the creation of small non-self-contained units in larger multi-unit projects. An additional \$5,000 is available for units that are accessible to the disabled. For further information, contact your local Regional Housing Programs Office (listed below).

- **Non-Profit Housing Program**

The Ministry of Housing provides funding assistance for municipal, private, and co-operative non-profit projects. Under the Non-Profit Program, a minimum of 40% of the units must be rent-geared-to-income. For more information contact the Regional Housing Programs Office in your area (listed below).

- **Special Project Initiative - 3,000 Non-Profit Housing Units (Project 3,000)**

This special provincial initiative has been designed to help non-profit housing sponsors produce a total of 3,000 subsidized rental housing units for a broad range of groups. Particular emphasis will be on the following groups: the homeless; battered spouses; physically, developmentally, and psychiatrically disabled adults; and low-income single persons. Contact the nearest Regional Housing Programs Office, for further information (listed below).

- **Ontario Community Housing Assistance Program (OCHAP)**

Under OCHAP, up to half of the units in senior citizen developments may be allocated to elderly persons or couples who are eligible for subsidized housing. The Ministry of Housing pays the difference between the established rent for the apartment and the rent-geared-to-income which is paid by the tenant. For more information, contact your local Regional Housing Programs Office (listed below).



- **Rent Supplement Program**

Through the Rent Supplement Program, the Ontario Housing Corporation (OHC) pays landlords the difference between rent-geared-to-income and the rent negotiated between OHC and the landlord. For more information contact your local Regional Housing Programs Office (listed below).

- **Federal-Provincial Senior Citizens Rural Housing Program**

Funded by the Canada Mortgage and Housing Corporation and the Ontario Housing Corporation, this program provides assistance for a limited number of senior citizen rent-geared-to-income projects in communities with populations less than 2,500. Contact your nearest Regional Housing Programs Office for further details.

- **Ontario Housing Corporation Assisted Rental Housing**

The Ontario Housing Corporation provides rent-geared-to-income housing for qualified lower-income families, senior citizens, physically-disabled, developmentally-disabled and psychiatrically-disabled persons. Senior citizen housing is for couples with at least one spouse aged 60 years or more, and for individuals aged 60 or more. Tenants pay about 25 percent of their gross income on rent.

For further information, check the blue pages of your telephone directory for the listing of your Local Housing Authority.

The Ministry's Regional Housing Programs Offices are as follows:

SOUTHERN OFFICE (Hamilton):

local calls - (416) 521-7500

long distance - toll free 1-800-263-8295

SOUTHWESTERN OFFICE (London):

local calls - (519) 679-7110

long distance - toll free 1-800-265-4733

EASTERN OFFICE (Ottawa):

local calls - (613) 820-8305

long distance - toll free 1-800-267-6108

NORTHERN OFFICE (Sudbury):

local calls - (705) 560-6350

long distance - toll free 1-800-461-1190

NORTHWESTERN OFFICE (Thunder Bay):

local calls - (807) 475-1465

long distance - toll free 1-800-465-5015

CENTRAL OFFICE (Toronto):

local calls - (416) 225-1211

long distance - ask operator for Zenith 20450

## **MINISTRY OF HEALTH**

- **Home Care Programs**

Home care is the provision of health care services to people in their own homes. Teams of professional and support personnel provide visiting services to patients referred to the program by their physicians. The program covers the cost of services for those who meet the eligibility criteria. For more information call the Home Care Program area office listed in the blue pages of your telephone directory, or contact the Home Care Program, Ministry of Health, (416) 963-1364.



## MINISTRY OF COMMUNITY AND SOCIAL SERVICES

- **Homes for the Aged**

Through the Ministry, funds are made available to charitable and municipal homes which offer residential or extended health care for elderly people who are unable to live independently.

- **Elderly Persons Centres**

The Ministry provides partial funding for non-residential drop-in centres located in the community and in Homes for the Aged. These centres, operated by non-profit organizations or municipalities, offer such services as: social, recreational, and emotional support services; counselling; and educational seminars.

- **Home Support Program**

A variety of services are provided which help keep elderly persons in the community. Meals on Wheels, seniors day programs, home repairs, security checks, friendly visiting, and transportation are some of the services offered.

- **Integrated Homemaker Program**

Homemakers visit frail elderly persons and physically disabled adults at their homes to provide help with meal planning, special diet preparation, homemaking, light laundry and personal care. This program is administered locally by Home Care.

- **Senior Volunteer and Service Programs**

Seniors help their peers by providing information, individual support and other services.

For information about any of the above programs, contact the Ministry of Community and Social Services regional office in your area (listed in the blue pages of your telephone directory).

## MINISTRY OF REVENUE

- **GAINS**

This program provides funds to bring an individual's monthly income up to the provincial guaranteed level of approximately \$740 per month.

- **Property Tax Grant**

A property tax grant of up to \$600, or 20% of the rent paid by a renter on a principal residence, is available to Ontario residents age 65 or over.

- **Disabled and Seniors in the Community Program**

This program provides tax exemptions for home alterations or repairs which allow the disabled and the elderly to stay in their own homes. It also encourages other property owners to modify their homes to accommodate disabled or elderly persons who would otherwise require institutional care.

For more information on these and other programs, consult the blue pages for the Regional Assessment Office of the Ministry of Revenue in your area.



# OTHER INFORMATION SOURCES FOR SENIORS IN ONTARIO

- **Office for Senior Citizens' Affairs**

The Office is responsible for developing a broad policy framework for services for seniors, and for ensuring appropriate coordination of existing policy and programs. The Office also provides information to senior citizens, and promotes the recognition of the contributions seniors make to their communities. For information on programs and services for seniors, contact:

Office for Senior Citizens' Affairs, 76 College Street, 6th Floor, Queen's Park, Toronto, Ontario, M7A 1N3 (416) 965-5106 (collect calls accepted)

- **Ministry of Northern Development and Mines - Northern Affairs Officers**

Northern Affairs Officers are a central source of information on all government programs and services. To locate the Officer nearest you, consult the blue pages of your telephone directory.

- **Provincial Government Information Service**

This service provides province-wide information about provincial government programs, free of charge. The local numbers to call are listed below.

Toronto	(416) 965-3535
London	(519) 679-7000
Ottawa	(613) 566-2721
Sudbury	(705) 675-4574
Thunder Bay	(807) 475-1110

From all other parts of Ontario, ask the operator for Zenith Ontario.

## FEDERAL GOVERNMENT

- **Residential Rehabilitation Assistance Program (Canada Mortgage and Housing Corporation - CMHC)**

This program, based on income, provides loans which have a forgivable component to seniors and others whose homes require structural repair. It also provides funds for people who are disabled and need to make home adjustments. For more information contact your local municipality or CMHC office.

- **Veterans Independence Program - VIP (Veterans Affairs Canada)**

This program is aimed at helping veterans to maintain or improve their quality of life by assisting them to remain healthy and independent in their own homes and communities. Benefits offered under the program include: counselling and referral, health information, home care, nursing home intermediate care, adult residential care, ambulatory health care, home adaptations and transportation. To apply for assistance under VIP, contact the nearest Department of Veterans Affairs, Veterans Services District Office.

- **New Horizons Program (Health and Welfare Canada)**

This program provides financial assistance to groups of at least 10 elderly and retired people to organize community activities for themselves and others. Examples of activities funded under the New Horizons Program include historical, cultural and educational projects, information services and performing arts, and any seniors' group activities. For more information, contact: New Horizons Program, 2300 Yonge Street, Suite 1104, Toronto, Ontario, M4P 1E4, 416-973-1999 (collect calls accepted).



# SERVICES AVAILABLE IN METROPOLITAN TORONTO

- **Metropolitan Toronto Housing Company Limited**

The Federal Government, the Ontario Ministry of Housing, and the Municipality of Metropolitan Toronto work together with the Metropolitan Toronto Housing Company to provide affordable, comfortable, self-contained housing for senior citizens. All rents for these units are geared to occupants' incomes. For more information, call (416) 392-6111.

- **Seniors' Information Service for Metropolitan Toronto**

Operated by the Toronto Area Office of the Ministry of Community and Social Services, the Seniors' Information Service provides information and makes referrals to seniors and their families in Metro Toronto. The Service handles inquiries on a wide range of topics, including government programs, community services, current events and leisure activities for seniors. The telephone lines are staffed by specially trained Senior Volunteers, from 9 a.m. to 4 p.m. Monday to Friday: (416) 965-5103.

- **Central Housing Registry**

Funded by the Ontario Housing Corporation and the Ontario Ministry of Housing, and managed by the Metropolitan Toronto Housing Company Ltd., this is a new housing registry designed to help senior citizens in Metro Toronto find suitable and affordable housing. One-stop-shopping housing services are offered, so that seniors can utilize the registry to gather information and seek assistance with their housing needs. Applicants are assessed and placed on a waiting list. For more information call: (416) 392-6111.